

## ABSTRACT

A method and system for performing retail transactions allows use of a wireless device in lieu of conventional financial cards. A retail system sends customer-independent transaction data, which is matched with a customer account associated with a wireless device. A customer sends a wireless communication from a wireless device to a server. The server identifies the wireless device and identifies a customer account associated with the wireless device. The customer account and the customer-independent transaction data are matched together, authorizing the retail transaction. When multiple retail transactions occur within a short time, a matching technique scores matches between multiple retail transactions and multiple customer-initiated wireless communications.